

FTR

CHRISTIAN SCIENCE COMMITTEE ON PUBLICATION
FOR CONNECTICUT

Request for Amendment - Raised Bill 921

The Christian Science Committee on Publication for Connecticut respectfully requests that the following amendment be included in Raised Bill 921:

Add a new subsection (d) to Section 7 of the bill that reads:

(F) The exchange shall consider the extent to and the circumstances under which benefits for spiritual care services that are deductible under Section 213(d) of the Internal Revenue Code as of January 1, 2011 will be made available under the exchange in accordance with Section 1311(d)(3)(B) of the Federal act.

Explanation

This proposed language requires the Connecticut Health Insurance Exchange to consider making spiritual care services that are allowable as a deduction under Section 213(d) of the Internal Revenue Code¹ available so long as the requirements of the Patient Protection and Affordable Care Act (PPACA) are followed. **This language is not a coverage mandate. It merely provides guidance for the exchange to consider this issue so that it will not be overlooked or ignored.**

More and more Connecticut citizens are turning to spiritual care services to meet their health care needs, and are finding that these services result in improved health outcomes. Spiritual care includes the services of Christian Science practitioners and Christian Science nurses. Christian Science practitioners are individuals who have demonstrated the ability to heal others through prayer, and who make themselves available to the public on a 24-hour basis. Christian Science nurses provide spiritual support and skillful physical care to patients who have elected to rely on prayer for healing.²

It has been our experience that issues relating to the coverage of these services are often overlooked or even ignored in the absence of legislative direction. The needs of this patient population should be considered fairly in determining the health care benefits to be made available under the health insurance exchange established by this bill.

¹ The Internal Revenue Service has interpreted Section 213(d) to include the services of Christian Science practitioners, Christian Science nurses, and Christian Science facilities, as well as certain other religious practices that relate to health care. See, e.g., Gen. Counsel Mem. 34714 (December 16, 1971); Rev. Rul. 63-91, 1963-1 C.B. 54; Rev. Rul. 55-261, 1955-1 C.B. 307; *Tso v. Comm'r*, 40 T.C.M. (CCH) 1277 (1980) (Native American healing ceremonies).

² Christian Science practitioners and Christian Science nurses are not compensated by the Christian Science church. They are compensated by those who request their help, and sometimes by private and governmental health insurance plans.

Under Section 1311(d)(3)(B)(i) and (ii) of PPACA, States may offer benefits in addition to those essential benefits delineated by the federal government so long as the State covers any added cost. An opportunity should be provided for the Exchange to consider whether sound business reasons support making these services available to individuals.

Examples of Spiritual Care Coverage
Included In Existing Governmental and Private Insurance Plans

- Medicare and Medicaid – Cover religious nonmedical nursing care in a religious nonmedical health care institution.
- TRICARE (for military dependents) – Covers care in Christian Science nursing facilities, Christian Science nursing services, and Christian Science practitioner services.
- Four plans under the Federal Employees Health Benefits Program (FEHBP) cover religious nonmedical nursing care and/or Christian Science practitioner services:
 - Government Employees' Health Association (GEHA);
 - Mail Handlers Benefit Plan;
 - Special Agents Mutual Benefit Association;
 - Compass Rose Health Plan (formerly The Association Benefit Plan).
- A number of states permit coverage of spiritual treatment through prayer in their governmental employees' health insurance laws, such as Oklahoma, California, Colorado, Illinois, Kansas, Missouri, Oregon, and Texas.
- Various state insurance laws accommodate religious nonmedical providers from having to comply with medical criteria, such as Washington, Maine, Alaska, Massachusetts.
- Massachusetts – Recognition in regulations that the following types of coverage satisfy the standards for maintaining minimum creditable coverage: 1) "health arrangements provided by established religious organizations comprised of individuals with sincerely held beliefs" and 2) Health Savings Accounts (HSA's) with high deductible health plans.
- Massachusetts – Coverage of services delivered in accordance with the healing practices of Christian Science in the Massachusetts Student Health Insurance Program. 114.6 CMR 3.003.04(2)(b).

Linda Ross, Christian Science Committee
on Publication for CT